CLAIMS

What is claimed is:

1.   A method for mitigating distortive effects in an applicant's biometric sample in a biometric verification system that stores a master template for each biometric sample for said applicant, said method comprising steps of:

   a. receiving a live image of a biometric sample from said applicant;

5   b. generating a live template from said live image;

   c. generating a rolling template from said live image if said live template corresponds to said master template according to predefined criteria; and

   d. storing said rolling template;

   wherein said system allows said applicant to access said system if a subsequent live

10 template generated from a subsequent live image of said biometric sample from said applicant corresponds to at least one of said master or rolling templates for said applicant according to predefined criteria.

2. The method of claim 1 wherein said system stores said rolling template as a master template.

3. The method of claim 1 wherein said system stores a predetermined number of said rolling templates.

4. The method of claim 3 wherein said system stores said rolling templates sorted according to predefined criteria.

5. The method of claim 1 wherein said system stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, and financial account data, if any, for said applicant.

6. The method of claim 1 wherein said system stores multiple master templates for each biometric sample for said applicant.

7. The method of claim 1 wherein said system stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for said applicant.

8. The method of claim 1 wherein said biometric sample comprises a fingerprint.

9. The method of claim 1 wherein said biometric sample comprises a voiceprint.

10. The method of claim 1 wherein said biometric sample comprises a handprint.

11. The method of claim 1 wherein said biometric sample comprises hand writing.

12. The method of claim 1 wherein said biometric sample comprises hand geometry.

13. The method of claim 1 wherein said biometric sample comprises facial geometry.

14. The method of claim 1 wherein said biometric sample comprises facial recognition.

15. The method of claim 1 wherein said biometric sample comprises a retinal scan.

16. The method of claim 1 wherein said biometric sample comprises an iris scan.

17. The method of claim 1 wherein said biometric sample comprises thermal imaging.

18.   A computer-readable storage medium comprising computer executable code for mitigating distortive effects in an applicant's biometric sample in a biometric verification system that stores a master template for each biometric sample for said applicant, said code instructing a computer to operate as follows:

5   a. receive a live image of a biometric sample from said applicant;

            b. generate a live template from said live image;

            c. generate a rolling template from said live image if said live template corresponds to said master template according to predefined criteria; and

            d. store said rolling template;

10   wherein said system allows said applicant to access said system if a subsequent live template generated from a subsequent live image of said biometric sample from said applicant corresponds to at least one of said master or rolling templates for said applicant according to predefined criteria.

19.   The system of claim 18 wherein said system stores said rolling template as a master template.

20.   The system of claim 18 wherein said system stores a predetermined number of said rolling templates.

21.   The system of claim 20 wherein said system stores said rolling templates sorted according to predefined criteria.

22.   The system of claim 18 wherein said system stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, and financial account data, if any, for said applicant.

23.   The system of claim 18 wherein said system stores multiple master templates for each biometric sample for said applicant.

24.   The system of claim 18 wherein said system stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for said applicant.

25.   The system of claim 18 wherein said biometric sample comprises a fingerprint.

26.   The system of claim 18 wherein said biometric sample comprises a voiceprint.

27.   The system of claim 18 wherein said biometric sample comprises a handprint.

28.   The system of claim 18 wherein said biometric sample comprises hand writing.

29.   The system of claim 18 wherein said biometric sample comprises hand geometry.

30.   The system of claim 18 wherein said biometric sample comprises facial geometry.

31.   The system of claim 18 wherein said biometric sample comprises facial

recognition.

32.   The system of claim 18 wherein said biometric sample comprises a retinal scan.

33.   The system of claim 18 wherein said biometric sample comprises an iris scan.

34.   The system of claim 18 wherein said biometric sample comprises thermal

imaging.